

EXHIBIT B

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VIA FEDERAL EXPRESS

July 25, 2007

Re: Frank J. Bilello Request for Documents

Amy Williams-Derry, Esq.
Keller Rohrback LLP
1201 Third Avenue, Suite 3200
Seattle, Washington 98101-3052

Dear Amy:

I write in response to your two June 27, 2007 letters to Edward McGann, both of which were received by Mr. McGann's office on July 2, 2007, on behalf of Frank J. Bilello.¹

Pursuant to ERISA § 104(b), enclosed are copies of the following documents:

- The JPMorgan Chase Retirement Plan, effective January 1, 2002 (the "Plan").
- All amendments to the Plan to date.
- The operative Trust Agreement for the Plan.
- The 2003 Summary Plan Description ("SPD").
- A printout of the SPD available on the JPMorgan Chase intranet, which was updated as of 2006.
- The 2005 Form 5500.

With respect to your request for documents dating back to March 21, 1960, we do not believe that such documents are appropriately sought under ERISA § 104(b) or otherwise.

¹ Although I was listed as a recipient of the June 27 letters, I never received copies from your office.

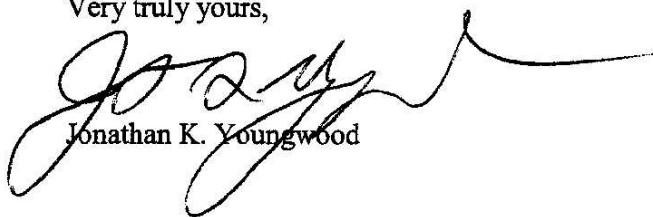
Amy Williams-Derry, Esq.

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July 25, 2007

In response to your request for a statement pursuant to ERISA § 105(a), your client should have received an annual statement in February 2007. Nevertheless, enclosed is a copy of a computer printout containing the information contained in the most recent annual statement. The printout indicates the total non-forfeitable pension benefit accrued for Mr. Bilello. Your letter requesting the statement also requests copies of Plan documents and SPDs relied upon in the calculation of Mr. Bilello's benefits. Although this information is not covered under ERISA § 105, we have enclosed copies of the operative documents further to your request pursuant to ERISA § 104.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Jonathan K. Youngwood', with a long horizontal flourish extending to the right.

Jonathan K. Youngwood

Enclosures

cc: Edward L. McGann